



Order Filed on September 11, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
RS1765  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318  
(856) 813-1700  
Attorneys for the Mortgagee  
File No. 111149B

In Re:

Jeffrey S Harmon

Case No.: 23-12340-CMG

Hearing Date: August 16, 2023  
Judge: Christine M. Gravelle

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: September 11, 2023**

A handwritten signature in black ink, reading "Christine M. Gravelle".  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

Applicant: Discover Bank  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Andrew B. Finberg, Esquire  
Property Involved ("Collateral"): 28 Silver Lake Drive, Shamong, NJ 08088  
Relief Sought: ☒ Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

☒ The Debtor has brought the loan post-Petition current through and including the August 13, 2023 post-Petition payment.

☒ Beginning on September 13, 2023, regular monthly mortgage payments shall continue to be made in the amount of \$890.60.

2. Payments to the Secured Creditor shall be made to the following address(es):

☒ Regular monthly payments and Monthly cure payments:

Discover Bank  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047

3. In the event of Default:

☒ If the Debtor does not make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

4. Award of Attorney's Fees:

- ☒ The Applicant is awarded attorneys fees of \$350.00, and costs of \$188.00.

The fees and costs are payable:

- ☒ through the Chapter 13 Plan.